

**IN THE CLAIMS**

Please amend the claims as follows:

Claims 1-53 (Canceled)

54. (Previously Presented) A formulation comprising a lipophobic therapeutic agent encapsulated in a liposome that comprises HSPC:Cholesterol:DSPG in a ratio of about 4:1:0.1.

55. (Previously Presented) A formulation comprising a lipophobic therapeutic agent encapsulated in a liposome that comprises DEPC:Cholesterol in a ratio of about 2:1.

56. (Previously Presented) A formulation comprising a lipophobic therapeutic agent encapsulated in a liposome that comprises DEPC:Cholesterol:DSPG in a ratio of about 2:1:0.1.

57. (Previously Presented) A formulation comprising a lipophobic therapeutic agent encapsulated in a liposome that comprises DOPC:Cholesterol in a ratio of about 2:1.

58. (Previously Presented) A formulation comprising a lipophobic therapeutic agent encapsulated in a liposome that comprises DMPC:Cholesterol:DSPG in a ratio of about 2:1:0.1.

Claims 59-63 (Cancelled)